

In re:  
PATRICE D. GOINS

Case No 17-27516

Chapter 13

CHAPTER 13 PLAN

ADDRESS: 4869 BLANDING MEMPHIS TN 38118

DEBTOR (1) shall pay \$ 310 MONTHLY VIA DIRECT PAY BECAUSE NO EMPLOYMENT

THIS PLAN [Rule 3015.1 Notice]:

- (A) CONTAINS A NON-STANDARD PROVISION. [See plan provision #19] ( ) YES (X) NO  
(B) LIMITS THE AMOUNT OF A SECURED CLAIM BASED ON A VALUATION OF THE COLLATERAL FOR THE CLAIM. [See plan provisions #7 and #8] (X) YES ( ) NO  
(C) AVOIDS A SECURITY INTEREST OR LIEN. [See plan provision #12]. ( ) YES (X) NO

2. ADMINISTRATIVE EXPENSES: Pay filing fee and Debtor(s)' attorney fee pursuant to Confirmation Order.
3. AUTO INSURANCE: (X) Included in Plan; OR ( ) Not included in Plan; Debtor(s) to provide proof of insurance at \$341 meeting.
4. DOMESTIC SUPPORT: Paid by: ( ) Debtor(s) directly, (X) Wage Assignment, OR ( ) Trustee to: Monthly Plan Payment:

PRIORITY CLAIMS: Amount: \$

5. HOME MORTGAGE CLAIMS

6. SECURED CLAIMS:  
[Retain lien 11 U.S.C. §1325 (a)(5)] Value of Collateral: Rate of Interest: Monthly Plan Payment:  
DRIVE FINANCIAL (SANTANDER) \$8000 5.25% \$160

7. SECURED AUTOMOBILE CLAIMS FOR DEBT INCURRED WITHIN 910 DAYS OF FILING, AND OTHER SECURED CLAIMS FOR DEBT INCURRED WITHIN ONE YEAR OF FILING:  
[Retain lien 11 U.S.C. §1325(a)] Value of Collateral: Rate of Interest: Monthly Plan Payment:

8. SECURED CLAIMS FOR WHICH COLLATERAL WILL BE SURRENDERED; STAY IS TERMINATED UPON CONFIRMATION FOR THE LIMITED PURPOSE OF GAINING POSSESSION AND COMMERCIALLY REASONABLE DISPOSAL OF COLLATERAL:

9. SPECIAL CLASS UNSECURED CLAIMS:  
Amount: Rate of Interest: Monthly Plan Payment:  
STUDENT LOAN CLAIMS AND OTHER LONG TERM CLAIMS:  
( ) Not provided for OR ( ) General unsecured creditor

10. THE JUDICIAL LIENS OR NON-POSSESSORY, NON-PURCHASE MONEY SECURITY INTEREST(S) HELD BY THE FOLLOWING CREDITORS ARE AVOIDED TO THE EXTENT ALLOWABLE PURSUANT TO 11 U.S.C. §522(f):

11. ABSENT A SPECIFIC COURT ORDER OTHERWISE, ALL TIMELY FILED CLAIMS, OTHER THAN THOSE SPECIFICALLY PROVIDED FOR ABOVE, SHALL BE PAID AS GENERAL UNSECURED CLAIMS.

12. ESTIMATED TOTAL GENERAL UNSECURED CLAIMS:

13. **THE PERCENTAGE TO BE PAID WITH RESPECT TO NON-PRIORITY, GENERAL UNSECURED CLAIMS IS:**

( ) %, **OR,**

( **x** ) **THE TRUSTEE SHALL DETERMINE THE PERCENTAGE TO BE PAID AFTER THE PASSING OF THE FINAL BAR DATE.**

14. **THIS PLAN ASSUMES OR REJECTS EXECUTORY CONTRACTS:**

( ) Assumes **OR** ( ) Rejects.

15. **COMPLETION:** Plan shall be completed upon payment of the above, approximately 60 months.

16. **FAILURE TO TIMELY FILE A WRITTEN OBJECTION TO CONFIRMATION SHALL BE DEEMED ACCEPTANCE OF PLAN.**

17. **NON-STANDARD PROVISION(S):**

**ANY NON-STANDARD PROVISION STATED ELSEWHERE IS VOID.**

18. **CERTIFICATION: THIS PLAN CONTAINS NO NON-STANDARD PROVISIONS EXCEPT THOSE STATED IN PROVISION 19.**

19. **NON-STANDARD PROVISIONS:**

**ANY NON-STANDARD PROVISIONS STATED ELSEWHERE IS VOID**

20. **THIS PLAN CONTAINS NO NON-STANDARD PROVISIONS EXCEPT THOSE STATED IN PROVISION 19.**

/s/THOMAS C FILA

DATE: 8/29/17